

Lampiran 1 Data Hasil Sampling

No.	Kode bank	2012		2013		2014		2015		2016		2017Q3	
		Aktif	Tidak Aktif	Aktif	Tidak Aktif	Aktif	Tidak Aktif	Aktif	Tidak Aktif	Aktif	Tidak Aktif	Aktif	Tidak Aktif
1	BACA		V		V		V	V		V		V	
2	BBCA	V		V		V		V		V		V	
3	BBKP		V		V		V		V		V		V
4	BBNI	V		V		V		V		V		V	
5	BBRI	V		V		V		V		V		V	
6	BBTN	V		V		V		V		V		V	
7	BDMN	V		V		V		V		V		V	
8	BJBR	V		V		V		V		V		V	
9	BJTM		V	V		V		V		V		V	
10	BMRI	V		V		V		V		V		V	
11	BSIM	V		V		V		V		V		V	
12	BTPN	V		V		V		V		V		V	
13	MCOR		V		V		V		V		V		V
14	NISP	V		V		V		V		V		V	
15	PNBN	V		V		V		V		V		V	

Sumber : Bursa Efek Indonesia. idx (Diolah).

Keterangan :

1. Terdapat 11 bank yang selalu terdaftar pada indeks infobank15 periode 2012-2017Q3 dan 4 bank yang telah dikeluarkan pada indeks infobank15, berikut 11 bank yang sebagai sampling penelitian karena selalu terdaftar pada indeks infobank15 pada 2012-2017Q3 :

No.	KODE BANK	Nama Bank
1	BBCA	Bank Central Asia Tbk.
2	BBNI	Bank Negara Indonesia (Persero) Tbk.
3	BBRI	Bank Rakyat Indonesia (Persero) Tbk.
4	BBTN	Bank Tabungan Negara (Persero) Tbk.
5	BDMN	Bank Danamon Indonesia Tbk.
6	BJBR	BPD Jawa Barat dan Banten Tbk.
7	BMRI	Bank Mandiri(Persero) Tbk.
8	BTPN	Bank Tabungan Pensiunan Nasional Tbk.
9	NISP	Bank OCBC NISP Tbk.
10	PNBN	Bank Pan Indonesia Tbk.
11	BSIM	Bank Sinarmas Tbk

Sumber : Bursa Efek Indonesia. idx (Diolah).

Lampiran 2 Data Input Pengolahan STATA

Tahun	No.	Kode	Triwulan	NPL	CAR	ROA	LDR	SPREAD	SIZE	INFLASI	PDB	KURS
2012	1	BBCA	triwulan 1	0.58	12.747	3.488	62.533	9.738	19.748	4.12	6.5	9068
2012	2	BBCA	triwulan 2	0.53	15.408	0.669	62.401	2.5	19.795	4	6.29	9180
2012	3	BBCA	triwulan 3	0.43	85.981	1.698	66.231	4.664	19.812	4.5	6.36	9480
2012	4	BBCA	triwulan 4	0.38	14.812	2.472	66.417	6.829	19.858	4.3	6.16	9590
2013	5	BBCA	triwulan 1	0.41	14.236	3.367	69.33	8.641	19.895	4.3	6.11	9670
2013	6	BBCA	triwulan 2	0.42	16.585	0.754	71.999	2.311	19.904	5.9	6.02	9719
2013	7	BBCA	triwulan 3	0.45	16.008	1.681	74.082	4.425	19.927	5.9	5.81	9929
2013	8	BBCA	triwulan 4	0.44	15.842	2.586	74.662	6.458	19.989	8.4	5.62	11613
2014	9	BBCA	triwulan 1	0.47	15.659	3.609	76.281	8.528	20.007	8.4	5.72	12189
2014	10	BBCA	triwulan 2	0.5	17.669	0.155	77.983	0.528	20.015	7.32	5.21	11404
2014	11	BBCA	triwulan 3	0.66	17.024	0.324	76.359	1.076	20.055	6.7	5.12	11969
2014	12	BBCA	triwulan 4	0.6	17.241	0.447	76.549	1.589	20.083	4.5	5.01	12212
2015	13	BBCA	triwulan 1	0.66	16.856	1.864	90.546	5.508	18.885	8.4	5.01	12440
2015	14	BBCA	triwulan 2	0.68	16.7	0.437	92.266	1.429	18.865	6.38	4.71	13084
2015	15	BBCA	triwulan 3	0.73	16.455	0.792	96.436	2.679	18.896	7.26	4.67	13332
2015	16	BBCA	triwulan 4	0.72	19.55	0.864	92.164	4.4	18.941	6.8	4.73	14657
2016	17	BBCA	triwulan 1	1.08	19.942	1.222	94.249	5.828	18.946	3.4	5.04	13795
2016	18	BBCA	triwulan 2	1.35	66.88	0.891	79.447	2.586	20.197	4.45	4.92	13276
2016	19	BBCA	triwulan 3	1.46	20.287	0.219	78.898	1.176	20.234	3.45	5.18	13180
2016	20	BBCA	triwulan 4	1.31	20.816	1.145	93.749	5.018	19.008	3.1	5.02	12998
2017	21	BBCA	triwulan 1	1.47	20.324	0.443	78.519	2.234	20.312	3	4.94	13436
2017	22	BBCA	triwulan 2	1.47	23.098	0.866	76.406	2.442	20.329	3.61	5.01	13350
2017	23	BBCA	triwulan 3	1.53	22.428	0.873	93.316	3.155	19.08	4.37	5.01	13337
2012	24	BBNI	triwulan 1	3.58	17.633	2.564	70.372	9.353	19.48	4.12	6.5	9068
2012	25	BBNI	triwulan 2	3.44	18.109	0.692	74.361	2.42	19.445	4	6.29	9180
2012	26	BBNI	triwulan 3	3.39	16.764	1.322	73.614	4.565	19.542	4.5	6.36	9480
2012	27	BBNI	triwulan 4	2.84	17.048	2.048	76.817	6.748	19.518	4.3	6.16	9590
2013	28	BBNI	triwulan 1	2.79	16.667	2.675	77.519	8.476	19.589	4.3	6.11	9670
2013	29	BBNI	triwulan 2	2.55	17.815	0.82	82.574	2.27	19.537	5.9	6.02	9719
2013	30	BBNI	triwulan 3	2.44	16.274	1.602	84.002	4.229	19.612	5.9	5.81	9929
2013	31	BBNI	triwulan 4	2.17	15.669	2.299	84.692	6.214	19.663	8.4	5.62	11613
2014	32	BBNI	triwulan 1	2.32	15.094	2.982	85.3	8.009	19.731	8.4	5.72	12189
2014	33	BBNI	triwulan 2	2.19	15.571	0.828	88.391	2.234	19.685	7.32	5.21	11404
2014	34	BBNI	triwulan 3	2.23	15.952	1.555	80.285	4.536	19.777	6.7	5.12	11969
2014	35	BBNI	triwulan 4	1.96	16.233	2.409	85.737	6.521	19.771	4.5	5.01	12212
2015	36	BBNI	triwulan 1	2.14	16.217	3.329	87.813	8.473	19.791	8.4	5.01	12440
2015	37	BBNI	triwulan 2	2.98	17.833	0.898	87.765	2.362	19.763	6.38	4.71	13084
2015	38	BBNI	triwulan 3	2.83	17.111	0.705	87.634	4.435	19.821	7.26	4.67	13332
2015	39	BBNI	triwulan 4	2.7	17.431	1.693	87.672	6.346	19.878	6.8	4.73	14657
2016	40	BBNI	triwulan 1	2.84	19.494	2.259	87.766	8.132	19.987	3.4	5.04	13795
2016	41	BBNI	triwulan 2	2.95	19.867	0.753	87.969	2.209	19.982	4.45	4.92	13276
2016	42	BBNI	triwulan 3	3.13	19.301	1.029	91.404	3.998	20.039	3.45	5.18	13180
2016	43	BBNI	triwulan 4	2.96	18.39	1.73	92.849	5.997	20.096	3.1	5.02	12998
2017	44	BBNI	triwulan 1	3.04	19.359	2.393	91.404	8.567	20.152	3	4.94	13436
2017	45	BBNI	triwulan 2	2.83	16.641	0.678	89.332	2.03	20.174	3.61	5.01	13350
2017	46	BBNI	triwulan 3	2.75	18.989	1.316	88.926	3.891	20.194	4.37	5.01	13337

Sumber : Otoritas Jasa Keuangan.OJK.go.id

tahun	No.	kode	triwulan	NPL	CAR	ROA	LDR	SPREAD	SIZE	INFLASI	PDB	KURS
2012	47	BBRI	triwulan 1	2.73	14.956	4.104	76.294	13.226	19.939	4.12	6.5	9068
2012	48	BBRI	triwulan 2	2.38	17.362	1.27	84.028	3.091	19.873	4	6.29	9180
2012	49	BBRI	triwulan 3	2.33	15.996	2.311	82.127	6.01	19.949	4.5	6.36	9480
2012	50	BBRI	triwulan 4	1.78	16.099	3.475	85.225	8.609	19.966	4.3	6.16	9590
2013	51	BBRI	triwulan 1	1.97	16.946	4.417	79.852	10.904	20.098	4.3	6.11	9670
2013	52	BBRI	triwulan 2	1.81	17.913	1.198	89.622	2.765	20.054	5.9	6.02	9719
2013	53	BBRI	triwulan 3	1.77	17.359	2.258	89.248	5.147	20.104	5.9	5.81	9929
2013	54	BBRI	triwulan 4	1.55	17.126	3.29	90.882	7.558	20.16	8.4	5.62	11613
2014	55	BBRI	triwulan 1	1.78	16.992	4.56	88.539	10.347	20.223	8.4	5.72	12189
2014	56	BBRI	triwulan 2	1.97	18.27	1.237	92.005	2.875	20.205	7.32	5.21	11404
2014	57	BBRI	triwulan 3	1.89	18.098	2.38	93.997	5.438	20.248	6.7	5.12	11969
2014	58	BBRI	triwulan 4	1.69	18.569	3.29	85.287	8.454	20.342	4.5	5.01	12212
2015	59	BBRI	triwulan 1	2.17	18.306	3.955	81.68	11.055	20.472	8.4	5.01	12440
2015	60	BBRI	triwulan 2	2.33	20.082	0.97	80.467	3.055	20.476	6.38	4.71	13084
2015	61	BBRI	triwulan 3	2.24	20.413	1.963	87.871	5.654	20.432	7.26	4.67	13332
2015	62	BBRI	triwulan 4	2.02	20.592	2.891	84.892	8.574	20.469	6.8	4.73	14657
2016	63	BBRI	triwulan 1	2.22	20.589	3.808	86.881	10.723	20.556	3.4	5.04	13795
2016	64	BBRI	triwulan 2	2.31	19.489	0.913	88.814	2.861	20.539	4.45	4.92	13276
2016	65	BBRI	triwulan 3	2.22	22.101	1.762	90.03	5.638	20.587	3.45	5.18	13180
2016	66	BBRI	triwulan 4	2.03	21.879	2.562	90.676	8.349	20.612	3.1	5.02	12998
2017	67	BBRI	triwulan 1	2.16	22.908	3.469	87.768	10.755	20.687	3	4.94	13436
2017	68	BBRI	triwulan 2	2.23	20.864	0.828	93.145	2.711	20.676	3.61	5.01	13350
2017	69	BBRI	triwulan 3	2.23	21.67	1.615	89.757	5.537	20.707	4.37	5.01	13337
2012	70	BBTN	triwulan 1	3.22	15.027	1.708	101.18	6.304	18.306	4.12	6.5	9068
2012	71	BBTN	triwulan 2	3.46	16.894	0.476	102.19	1.708	18.33	4	6.29	9180
2012	72	BBTN	triwulan 3	3.68	15.591	0.94	107.6	3.153	18.375	4.5	6.36	9480
2012	73	BBTN	triwulan 4	4.09	15.224	1.408	108.68	4.571	18.408	4.3	6.16	9590
2013	74	BBTN	triwulan 1	4.77	17.691	1.662	99.509	6.296	18.532	4.3	6.11	9670
2013	75	BBTN	triwulan 2	4.63	17.397	0.379	98.046	1.636	18.604	5.9	6.02	9719
2013	76	BBTN	triwulan 3	4.88	16.356	0.773	110.48	2.788	18.591	5.9	5.81	9929
2013	77	BBTN	triwulan 4	4.05	16.051	1.165	107.55	4.307	18.63	8.4	5.62	11613
2014	78	BBTN	triwulan 1	4.74	15.624	1.632	101.69	6.002	18.692	8.4	5.72	12189
2014	79	BBTN	triwulan 2	5.01	15.735	0.334	98.357	1.554	18.735	7.32	5.21	11404
2014	80	BBTN	triwulan 3	4.85	15.031	0.546	102.68	2.633	18.725	6.7	5.12	11969
2014	81	BBTN	triwulan 4	4.01	14.331	0.737	106.48	3.556	18.774	4.5	5.01	12212
2015	82	BBTN	triwulan 1	4.78	14.635	1.071	107.05	4.633	18.789	8.4	5.01	12440
2015	83	BBTN	triwulan 2	4.7	15.049	0.377	108.37	1.251	18.821	6.38	4.71	13084
2015	84	BBTN	triwulan 3	4.5	14.78	0.746	108.24	2.452	18.865	7.26	4.67	13332
2015	85	BBTN	triwulan 4	3.42	15.78	1.045	104.45	3.86	18.928	6.8	4.73	14657
2016	86	BBTN	triwulan 1	3.59	16.967	1.479	107.48	4.866	18.962	3.4	5.04	13795
2016	87	BBTN	triwulan 2	3.41	16.501	0.385	108.38	1.208	19	4.45	4.92	13276
2016	88	BBTN	triwulan 3	3.6	22.07	0.729	110.62	2.329	19.06	3.45	5.18	13180
2016	89	BBTN	triwulan 4	2.84	20.601	1.11	103.12	3.817	19.1	3.1	5.02	12998
2017	90	BBTN	triwulan 1	3.34	20.335	1.555	101.51	5.397	19.182	3	4.94	13436
2017	91	BBTN	triwulan 2	3.23	18.897	0.366	106.32	1.211	19.183	3.61	5.01	13350
2017	92	BBTN	triwulan 3	3.07	18.379	0.597	110.44	2.279	19.227	4.37	5.01	13337

Sumber : Otoritas Jasa Keuangan.OJK.go.id

tahun	No.	kode	triwulan	NPL	CAR	ROA	LDR	SPREAD	SIZE	INFLASI	PDB	KURS
2012	93	BDMN	triwulan 1	2.79	16.618	2.398	98.529	9.275	18.661	4.12	6.5	9068
2012	94	BDMN	triwulan 2	3.44	17.915	0.505	99.146	2.527	18.659	4	6.29	9180
2012	95	BDMN	triwulan 3	2.75	18.092	1.744	98.042	5.12	18.703	4.5	6.36	9480
2012	96	BDMN	triwulan 4	2.62	18.19	2.385	104.01	7.526	18.664	4.3	6.16	9590
2013	97	BDMN	triwulan 1	2.8	18.435	3.1	101.02	10.18	18.687	4.3	6.11	9670
2013	98	BDMN	triwulan 2	2.62	19.965	0.639	103.76	2.554	18.653	5.9	6.02	9719
2013	99	BDMN	triwulan 3	2.36	18.374	1.642	106.46	4.727	18.685	5.9	5.81	9929
2013	100	BDMN	triwulan 4	2.03	18.134	2.125	99.34	7.222	18.773	8.4	5.62	11613
2014	101	BDMN	triwulan 1	2.03	17.535	2.42	95.41	9.408	18.84	8.4	5.72	12189
2014	102	BDMN	triwulan 2	2.23	18.432	0.353	95.123	2.345	18.845	7.32	5.21	11404
2014	103	BDMN	triwulan 3	2.54	17.813	2.46	110.72	3.993	18.855	6.7	5.12	11969
2014	104	BDMN	triwulan 4	2.47	18.257	2.707	91.865	7.271	18.901	4.5	5.01	12212
2015	105	BDMN	triwulan 1	2.69	18.221	3.015	93.12	9.437	18.911	8.4	5.01	12440
2015	106	BDMN	triwulan 2	3.07	19.794	0.437	93.071	2.466	18.903	6.38	4.71	13084
2015	107	BDMN	triwulan 3	3.24	19.515	1.021	90.057	4.91	18.94	7.26	4.67	13332
2015	108	BDMN	triwulan 4	3.32	20.148	1.333	91.896	7.564	18.913	6.8	4.73	14657
2016	109	BDMN	triwulan 1	3.59	20.839	1.508	87.746	10.672	18.877	3.4	5.04	13795
2016	110	BDMN	triwulan 2	3.62	22.058	0.652	90.229	2.582	18.829	4.45	4.92	13276
2016	111	BDMN	triwulan 3	4.02	22.03	1.448	92.546	5.179	18.793	3.45	5.18	13180
2016	112	BDMN	triwulan 4	3.47	22.847	1.645	91.604	8.044	18.793	3.1	5.02	12998
2017	113	BDMN	triwulan 1	3.55	22.303	2.338	91.167	10.693	18.822	3	4.94	13436
2017	114	BDMN	triwulan 2	3.47	23.236	0.878	92.99	2.654	18.804	3.61	5.01	13350
2017	115	BDMN	triwulan 3	3.58	23.19	1.655	89.736	5.217	18.829	4.37	5.01	13337
2012	116	B/JBR	triwulan 1	1	18.357	2.49	72.952	13.595	17.769	4.12	6.5	9068
2012	117	B/JBR	triwulan 2	1	19.844	0.991	67.6	24.322	17.194	4	6.29	9180
2012	118	B/JBR	triwulan 3	1.7	18.61	1.537	71.146	44.861	17.224	4.5	6.36	9480
2012	119	B/JBR	triwulan 4	2.07	18.991	2.144	70.229	67.145	17.307	4.3	6.16	9590
2013	120	B/JBR	triwulan 1	2.11	18.537	3.44	83.154	87.379	17.187	4.3	6.11	9670
2013	121	B/JBR	triwulan 2	2.31	17.503	0.924	72.948	24.299	17.299	5.9	6.02	9719
2013	122	B/JBR	triwulan 3	2.46	16.356	1.757	161.09	32.769	17.335	5.9	5.81	9929
2013	123	B/JBR	triwulan 4	2.83	16.432	2.671	74.676	67.981	17.385	8.4	5.62	11613
2014	124	B/JBR	triwulan 1	3.82	16.507	3.491	84.595	88.299	17.313	8.4	5.72	12189
2014	125	B/JBR	triwulan 2	3.97	16.155	1.203	79.885	24.286	17.384	7.32	5.21	11404
2014	126	B/JBR	triwulan 3	4.14	15.843	1.812	70.456	47.253	17.557	6.7	5.12	11969
2014	127	B/JBR	triwulan 4	4.15	16.178	2.45	73.58	68.203	17.57	4.5	5.01	12212
2015	128	B/JBR	triwulan 1	4.19	16.079	3.621	87.826	86.714	17.453	8.4	5.01	12440
2015	129	B/JBR	triwulan 2	3.65	15.609	0.782	70.507	24.81	17.64	6.38	4.71	13084
2015	130	B/JBR	triwulan 3	3.52	15.845	1.474	66.2	47.57	17.732	7.26	4.67	13332
2015	131	B/JBR	triwulan 4	2.91	15.476	1.898	66.561	70.213	17.769	6.8	4.73	14657
2016	132	B/JBR	triwulan 1	2.84	16.207	2.947	84.107	91.925	17.572	3.4	5.04	13795
2016	133	B/JBR	triwulan 2	2.02	19.013	0.904	67.892	26.955	17.71	4.45	4.92	13276
2016	134	B/JBR	triwulan 3	1.73	17.652	1.619	73.084	51.438	17.688	3.45	5.18	13180
2016	135	B/JBR	triwulan 4	1.69	18.12	1.854	86.334	34.494	18.377	3.1	5.02	12998
2017	136	B/JBR	triwulan 1	1.62	18.433	2.096	86.703	46.832	18.378	3	4.94	13436
2017	137	B/JBR	triwulan 2	1.57	17.042	0.578	80.241	12.657	18.401	3.61	5.01	13350
2017	138	B/JBR	triwulan 3	1.53	16.127	1.155	85.852	22.638	18.439	4.37	5.01	13337

Sumber : Otoritas Jasa Keuangan.OJK.go.id

tahun	No.	kode	triwulan	NPL	CAR	ROA	LDR	SPREAD	size	INFLASI	PDB	kurs
2012	139	BMRI	triwulan 1	2.18	15.127	2.993	72.051	8.628	20.008	4.12	6.5	9068
2012	140	BMRI	triwulan 2	1.95	17.535	0.809	79.355	2.141	19.994	4	6.29	9180
2012	141	BMRI	triwulan 3	1.91	16.147	1.615	81.813	4.122	20.043	4.5	6.36	9480
2012	142	BMRI	triwulan 4	1.74	16.083	2.493	82.611	6.182	20.069	4.3	6.16	9590
2013	143	BMRI	triwulan 1	1.9	15.48	3.205	78.073	8.106	20.149	4.3	6.11	9670
2013	144	BMRI	triwulan 2	1.77	17.044	0.859	81.364	2.144	20.147	5.9	6.02	9719
2013	145	BMRI	triwulan 3	1.71	15.546	1.666	83.143	3.896	20.198	5.9	5.81	9929
2013	146	BMRI	triwulan 4	1.6	15.145	2.439	86.061	5.671	20.239	8.4	5.62	11613
2014	147	BMRI	triwulan 1	1.76	14.93	3.343	83.443	7.632	20.29	8.4	5.72	12189
2014	148	BMRI	triwulan 2	1.77	16.153	0.88	87.153	2.099	20.278	7.32	5.21	11404
2014	149	BMRI	triwulan 3	1.68	16.037	1.67	85.845	4.121	20.33	6.7	5.12	11969
2014	150	BMRI	triwulan 4	1.66	16.009	2.484	84.76	6.034	20.372	4.5	5.01	12212
2015	151	BMRI	triwulan 1	1.81	16.601	3.195	82.465	8.051	20.445	8.4	5.01	12440
2015	152	BMRI	triwulan 2	2	17.868	0.875	84.138	2.086	20.461	6.38	4.71	13084
2015	153	BMRI	triwulan 3	2.41	17.632	1.522	83.277	4.179	20.521	7.26	4.67	13332
2015	154	BMRI	triwulan 4	2.29	17.812	2.18	84.608	6.249	20.513	6.8	4.73	14657
2016	155	BMRI	triwulan 1	2.89	18.6	3.059	87.421	8.026	20.51	3.4	5.04	13795
2016	156	BMRI	triwulan 2	3.74	18.484	0.635	87.033	2.251	20.499	4.45	4.92	13276
2016	157	BMRI	triwulan 3	3.69	21.779	1.015	87.494	4.142	20.571	3.45	5.18	13180
2016	158	BMRI	triwulan 4	3.96	22.629	1.681	90.191	6.378	20.573	3.1	5.02	12998
2017	159	BMRI	triwulan 1	3.95	21.361	1.778	86.15	8.208	20.638	3	4.94	13436
2017	160	BMRI	triwulan 2	3.79	21.109	0.59	89.454	2.007	20.629	3.61	5.01	13350
2017	161	BMRI	triwulan 3	3.74	21.546	1.266	88.853	3.872	20.657	4.37	5.01	13337
2012	162	BTPN	triwulan 1	0.74	20.468	3.798	85.075	16.75	17.658	4.12	6.5	9068
2012	163	BTPN	triwulan 2	0.74	22.203	1.142	86.159	4.48	17.697	4	6.29	9180
2012	164	BTPN	triwulan 3	0.65	21.9	2.228	85.904	8.786	17.767	4.5	6.36	9480
2012	165	BTPN	triwulan 4	0.58	21.587	3.205	87.188	12.711	17.849	4.3	6.16	9590
2013	166	BTPN	triwulan 1	0.66	21.486	4.206	86.201	16.994	17.895	4.3	6.11	9670
2013	167	BTPN	triwulan 2	0.65	22.804	1.147	88.168	4.371	17.953	5.9	6.02	9719
2013	168	BTPN	triwulan 3	0.62	22.671	2.315	91.377	8.42	17.973	5.9	5.81	9929
2013	169	BTPN	triwulan 4	0.67	22.974	3.392	92.402	12.388	18.008	8.4	5.62	11613
2014	170	BTPN	triwulan 1	0.73	23.088	4.118	88.381	16.762	18.059	8.4	5.72	12189
2014	171	BTPN	triwulan 2	0.86	22.815	0.991	95.433	3.916	18.019	7.32	5.21	11404
2014	172	BTPN	triwulan 3	0.81	22.283	1.887	94.751	7.576	18.078	6.7	5.12	11969
2014	173	BTPN	triwulan 4	0.67	23.453	2.734	98.175	10.405	18.043	4.5	5.01	12212
2015	174	BTPN	triwulan 1	0.7	23.299	3.432	97.673	13.53	18.09	8.4	5.01	12440
2015	175	BTPN	triwulan 2	0.75	25.734	0.854	98.427	3.143	18.108	6.38	4.71	13084
2015	176	BTPN	triwulan 3	0.77	24.272	1.583	97.721	6.109	18.139	7.26	4.67	13332
2015	177	BTPN	triwulan 4	0.7	24.399	2.295	96.468	9.109	18.149	6.8	4.73	14657
2016	178	BTPN	triwulan 1	0.72	24.518	2.877	97.248	11.872	18.153	3.4	5.04	13795
2016	179	BTPN	triwulan 2	0.7	25.505	1.206	96.012	3.016	17.568	4.45	4.92	13276
2016	180	BTPN	triwulan 3	0.78	24.576	1.346	94.567	6.13	18.205	3.45	5.18	13180
2016	181	BTPN	triwulan 4	0.79	25.313	2.022	95.839	9.079	18.203	3.1	5.02	12998
2017	182	BTPN	triwulan 1	0.79	25.603	2.418	96.165	12.204	18.255	3	4.94	13436
2017	183	BTPN	triwulan 2	0.81	24.558	0.601	94.634	3.118	18.27	3.61	5.01	13350
2017	184	BTPN	triwulan 3	0.83	24.517	1.102	95.41	6.047	18.311	4.37	5.01	13337

Sumber : Otoritas Jasa Keuangan.OJK.go.id

tahun	No.	kode	triwulan	NPL	CAR	ROA	LDR	SPREAD	size	INFLASI	PDB	kurs
2012	185	NISP	triwulan 1	1.2	13.749	1.681	87.382	6.084	17.907	4.12	6.5	9068
2012	186	NISP	triwulan 2	1.07	16.084	0.425	85.565	1.611	17.961	4	6.29	9180
2012	187	NISP	triwulan 3	1.04	17.602	0.788	92.105	2.736	18.049	4.5	6.36	9480
2012	188	NISP	triwulan 4	0.91	16.684	1.227	93.973	3.97	18.084	4.3	6.16	9590
2013	189	NISP	triwulan 1	0.8	18.025	1.544	86.567	5.535	18.187	4.3	6.11	9670
2013	190	NISP	triwulan 2	0.69	16.61	0.405	89.836	1.482	18.213	5.9	6.02	9719
2013	191	NISP	triwulan 3	0.72	15.71	0.875	97.666	2.725	18.219	5.9	5.81	9929
2013	192	NISP	triwulan 4	0.73	14.925	1.263	96.632	3.974	18.299	8.4	5.62	11613
2014	193	NISP	triwulan 1	0.76	20.971	1.569	91.791	5.431	18.396	8.4	5.72	12189
2014	194	NISP	triwulan 2	1.12	19.919	0.48	99.967	1.466	18.368	7.32	5.21	11404
2014	195	NISP	triwulan 3	1.13	19.657	0.889	87.785	3.309	18.368	6.7	5.12	11969
2014	196	NISP	triwulan 4	1.34	19.072	1.152	82.615	5.097	18.507	4.5	5.01	12212
2015	197	NISP	triwulan 1	1.39	18.74	1.723	92.895	6.075	18.451	8.4	5.01	12440
2015	198	NISP	triwulan 2	1.28	19.188	0.432	84.168	1.716	18.561	6.38	4.71	13084
2015	199	NISP	triwulan 3	1.34	18.671	0.81	87.357	3.126	18.612	7.26	4.67	13332
2015	200	NISP	triwulan 4	1.3	17.275	1.083	89.794	4.353	18.687	6.8	4.73	14657
2016	201	NISP	triwulan 1	1.41	17.318	1.661	98.185	5.368	18.607	3.4	5.04	13795
2016	202	NISP	triwulan 2	1.36	17.996	0.508	95.083	1.779	18.598	4.45	4.92	13276
2016	203	NISP	triwulan 3	1.45	18.951	0.944	93.425	3.321	18.675	3.45	5.18	13180
2016	204	NISP	triwulan 4	1.88	18.975	1.396	92.72	4.911	18.68	3.1	5.02	12998
2017	205	NISP	triwulan 1	1.89	18.284	1.701	90.519	6.397	18.744	3	4.94	13436
2017	206	NISP	triwulan 2	1.88	18.227	0.518	86.732	1.709	18.785	3.61	5.01	13350
2017	207	NISP	triwulan 3	1.9	17.548	1.041	94.732	3.107	18.781	4.37	5.01	13337
2012	208	PBNB	triwulan 1	3.61	17.45	1.858	82.764	7.447	18.588	4.12	6.5	9068
2012	209	PBNB	triwulan 2	3.3	17.46	0.518	82.819	1.769	18.632	4	6.29	9180
2012	210	PBNB	triwulan 3	1.64	23.206	1.028	90.142	3.035	18.668	4.5	6.36	9480
2012	211	PBNB	triwulan 4	1.69	15.505	1.429	88.633	4.467	18.711	4.3	6.16	9590
2013	212	PBNB	triwulan 1	1.7	16.487	0.864	90.407	3.043	18.767	4.3	6.11	9670
2013	213	PBNB	triwulan 2	1.49	15.417	0.462	88.816	1.512	18.802	5.9	6.02	9719
2013	214	PBNB	triwulan 3	1.43	16.839	0.964	90.886	2.915	18.789	5.9	5.81	9929
2013	215	PBNB	triwulan 4	2.13	15.786	1.455	89.791	4.214	18.788	8.4	5.62	11613
2014	216	PBNB	triwulan 1	2.15	19.283	1.569	91.791	5.431	18.396	8.4	5.72	12189
2014	217	PBNB	triwulan 2	2.08	16.2	0.502	89.157	1.419	18.843	7.32	5.21	11404
2014	218	PBNB	triwulan 3	2.02	15.826	1.061	91.48	2.617	18.87	6.7	5.12	11969
2014	219	PBNB	triwulan 4	2.05	15.817	1.465	90.53	4.008	18.895	4.5	5.01	12212
2015	220	PBNB	triwulan 1	1.66	15.619	1.864	90.546	5.508	18.885	8.4	5.01	12440
2015	221	PBNB	triwulan 2	1.78	16.7	0.437	92.266	1.429	18.865	6.38	4.71	13084
2015	222	PBNB	triwulan 3	2.29	16.455	0.792	96.436	2.679	18.896	7.26	4.67	13332
2015	223	PBNB	triwulan 4	2.41	19.55	0.864	92.164	4.4	18.941	6.8	4.73	14657
2016	224	PBNB	triwulan 1	2.64	19.942	1.222	94.249	5.828	18.946	3.4	5.04	13795
2016	225	PBNB	triwulan 2	2.76	19.917	0.411	93.723	1.678	18.949	4.45	4.92	13276
2016	226	PBNB	triwulan 3	2.63	19.772	0.755	95.637	3.171	18.994	3.45	5.18	13180
2016	227	PBNB	triwulan 4	2.85	20.816	1.145	93.749	5.018	19.008	3.1	5.02	12998
2017	228	PBNB	triwulan 1	2.94	20.324	1.599	90.079	6.836	19.029	3	4.94	13436
2017	229	PBNB	triwulan 2	2.88	21.033	0.464	86.586	1.753	19.066	3.61	5.01	13350
2017	230	PBNB	triwulan 3	2.94	22.428	0.873	93.316	3.155	19.08	4.37	5.01	13337

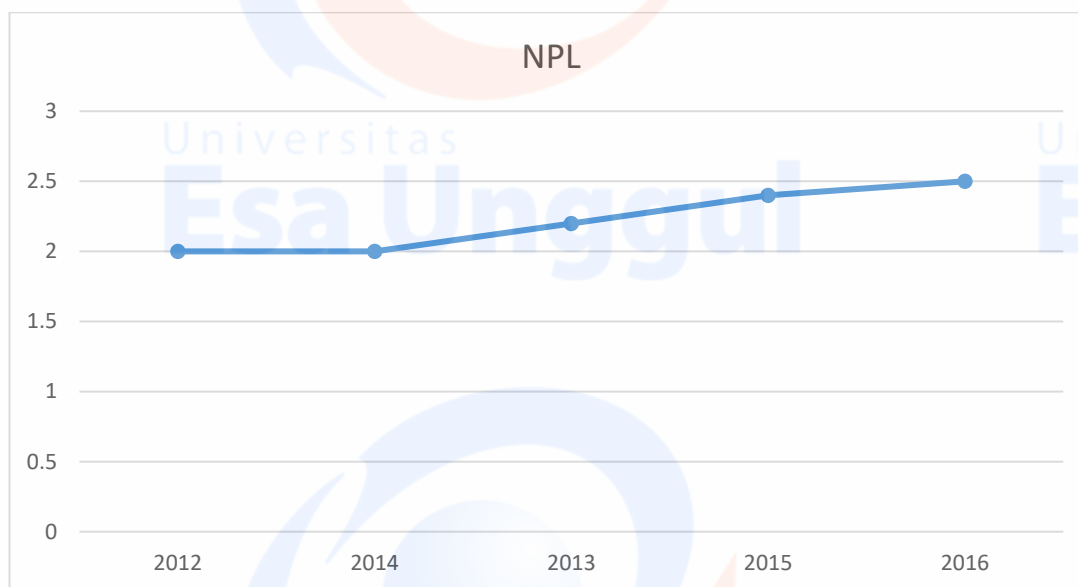
Sumber : Otoritas Jasa Keuangan.OJK.go.id

tahun	No.	kode	triwulan	NPL	CAR	ROA	LDR	SPREAD	size	INFLASI	PDB	kurs
2012	231	BSIM	triwulan 1	0.93	13.98	0.93	68.27	12.22	16.6	4.3	6.16	9068
2012	232	BSIM	triwulan 2	0.92	14.41	0.29	71.63	2.93	16.7	4.3	6.11	9180
2012	233	BSIM	triwulan 3	0.92	13.98	0.9	80.65	5.16	16.6	5.9	6.02	9480
2012	234	BSIM	triwulan 4	3.18	17.47	1.31	75.29	8.75	16.6	5.9	5.81	9590
2013	235	BSIM	triwulan 1	3.66	18.09	1.88	78.48	12.06	16.5	8.4	5.62	9670
2013	236	BSIM	triwulan 2	3.88	23.14	0.47	78.17	3.02	16.5	8.4	5.72	9719
2013	237	BSIM	triwulan 3	3.05	24.03	0.92	80.22	5.56	16.6	7.32	5.21	9929
2013	238	BSIM	triwulan 4	2.5	22.74	1.22	74.78	8.68	16.7	6.7	5.12	11613
2014	239	BSIM	triwulan 1	1.55	21.82	1.64	75.57	11.91	16.7	4.5	5.01	12189
2014	240	BSIM	triwulan 2	1.57	21.39	0.26	75.85	3.69	16.7	8.4	5.01	11404
2014	241	BSIM	triwulan 3	2.04	20.48	0.52	68.51	8	16.8	6.38	4.71	11969
2014	242	BSIM	triwulan 4	3	19.58	0.76	71.12	11.31	16.8	7.26	4.67	12212
2015	243	BSIM	triwulan 1	2.55	18.38	0.94	81.03	12.18	16.9	6.8	4.73	12440
2015	244	BSIM	triwulan 2	2.37	17.7	0.28	79.05	3.95	16.9	3.4	5.04	13084
2015	245	BSIM	triwulan 3	2.27	15.06	0.39	73.2	7.87	17.0	4.45	4.92	13332
2015	246	BSIM	triwulan 4	3.95	13.81	0.73	72.07	10.39	17.2	3.45	5.18	14657
2016	247	BSIM	triwulan 1	2.97	14.37	0.86	76.47	13.71	17.1	3.1	5.02	13795
2016	248	BSIM	triwulan 2	4.02	14.84	0.44	72.03	3.95	17.2	3	4.94	13276
2016	249	BSIM	triwulan 3	3.45	16.54	0.85	83.47	6.71	17.1	3.61	5.01	13180
2016	250	BSIM	triwulan 4	2.1	16.86	1.39	82.53	10.38	17.2	4.37	5.01	12998
2017	251	BSIM	triwulan 1	3.23	16.7	1.52	76.15	13.61	17.3	4.12	6.5	13436
2017	252	BSIM	triwulan 2	4.21	16.72	0.33	76.67	3.81	17.3	4	6.29	13350
2017	253	BSIM	triwulan 3	4.32	15.63	0.45	70.24	7.94	17.3	4.5	6.36	13337

Sumber : Otoritas Jasa Keuangan.OJK.go.id

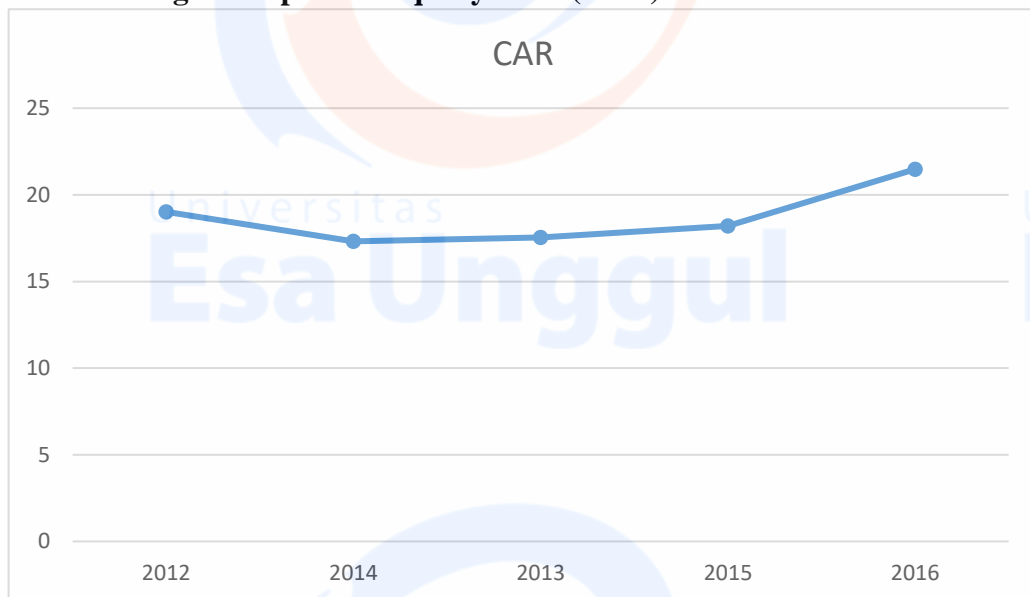
Lampiran 3 Lampiran Grafik Faktor Internal pertahun.

Tingkat NPL Indeks infobank15



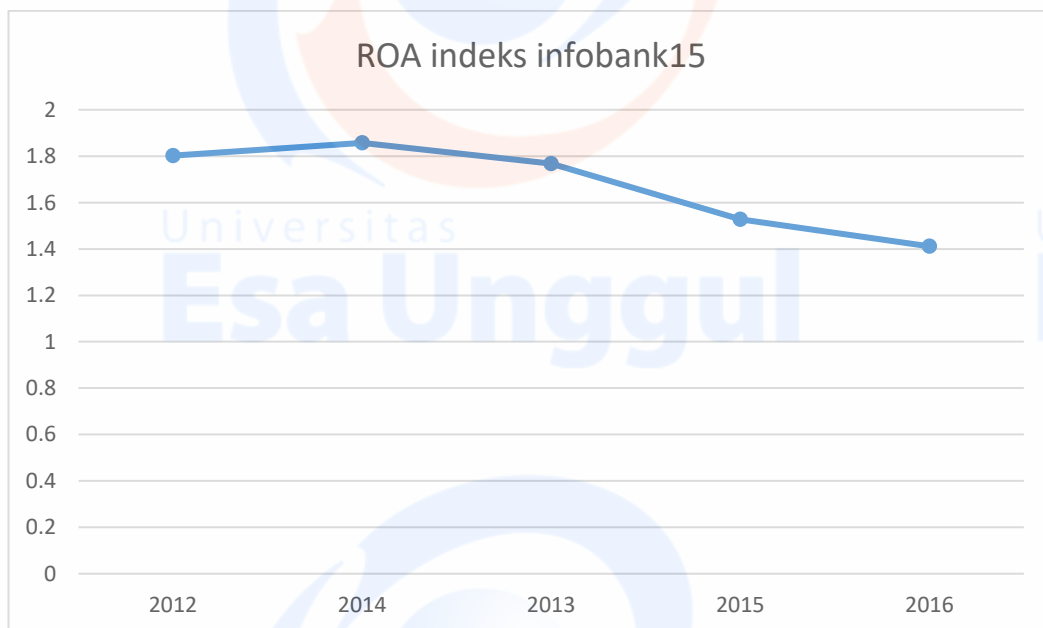
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Tingkat Capital Adequacy rasio (CAR) Indeks infobank15



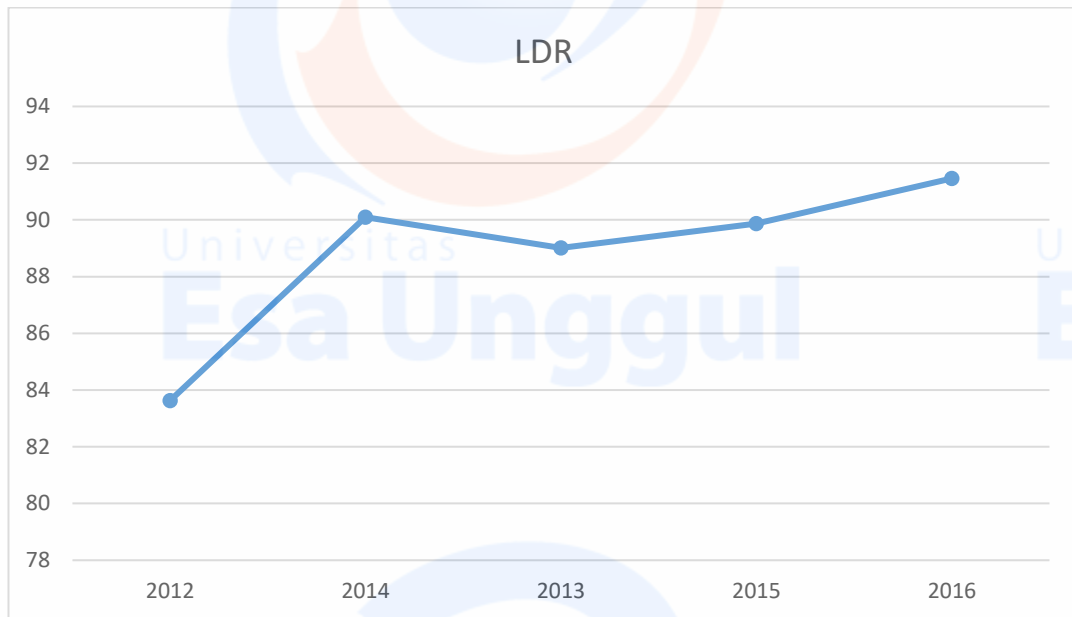
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Tingkat Return on Aset (ROA)



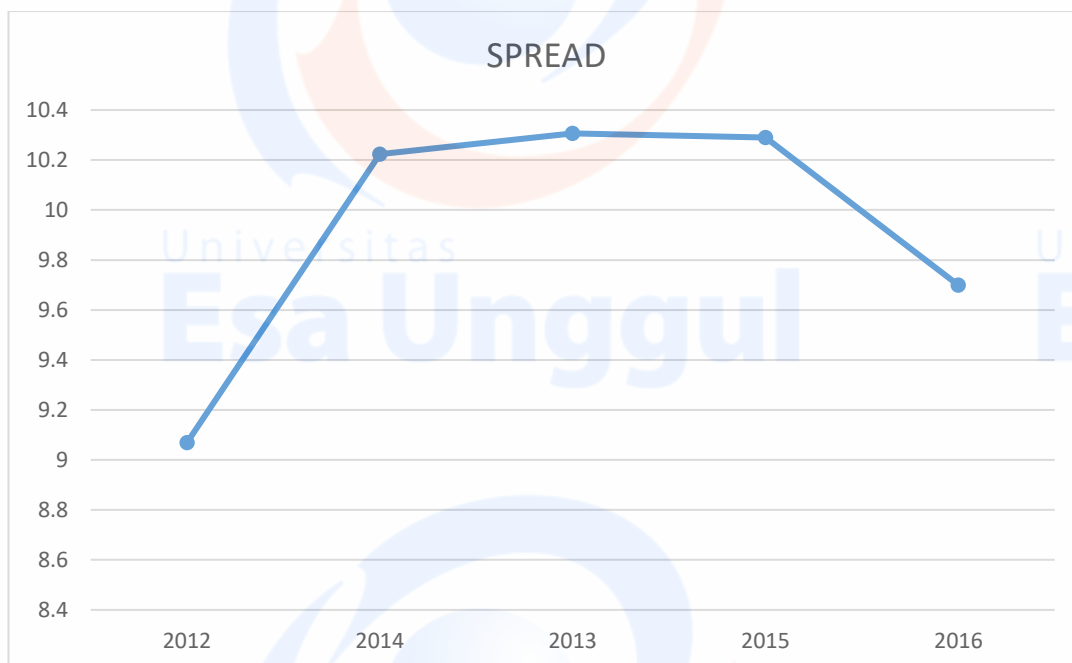
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Tingkat Loan to Deposit Rasio (LDR) Indeks infobank15



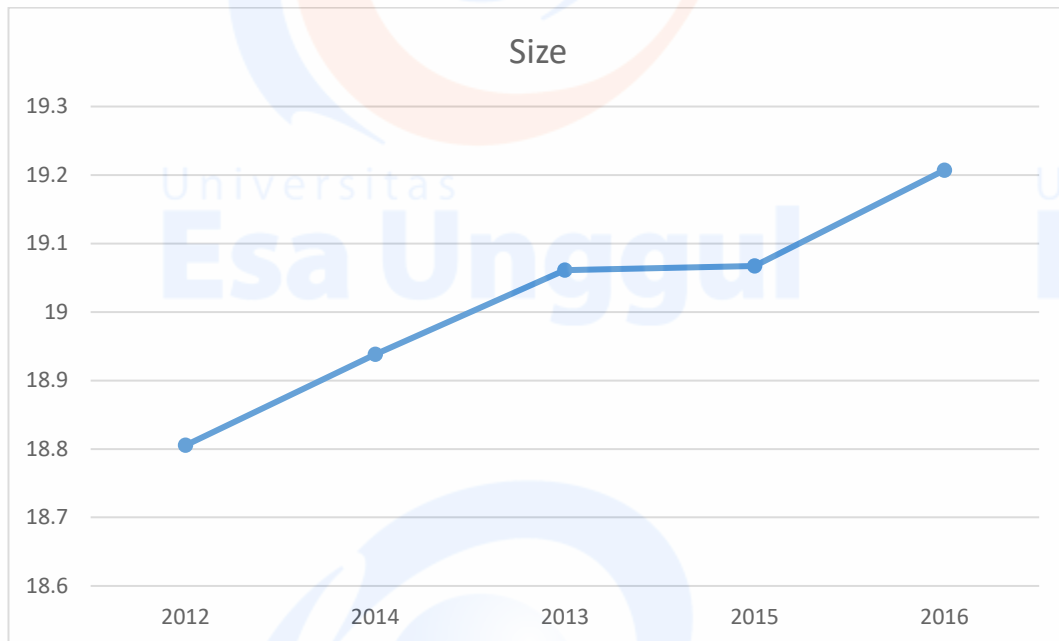
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Tingkat Spread Suku Bunga Indeks infobank15



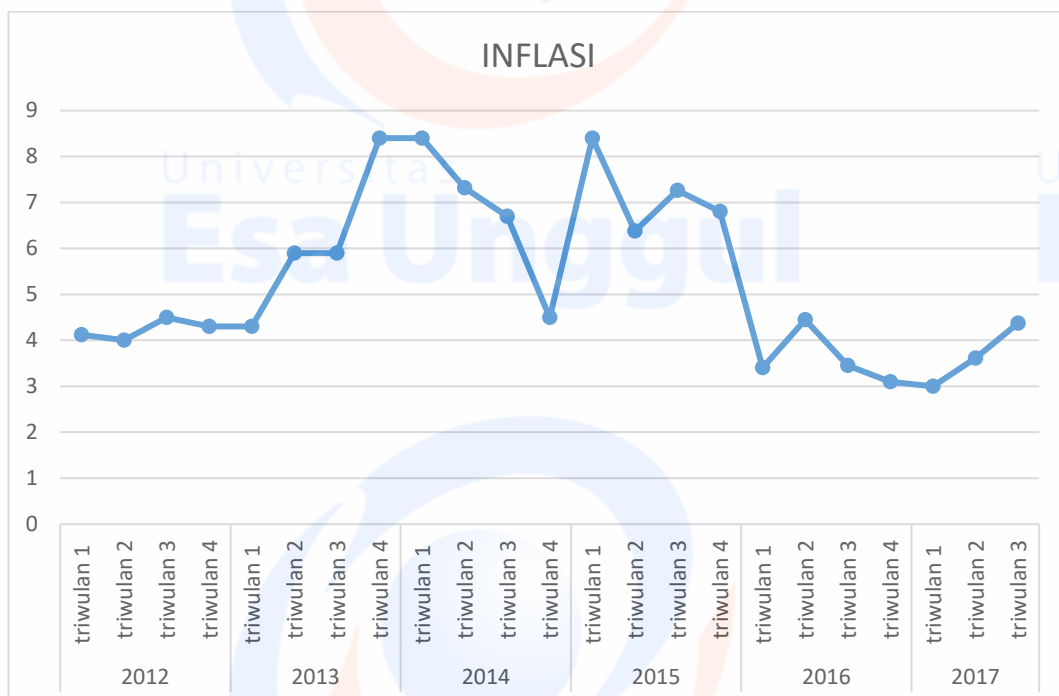
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Tingkat Bank Size Indeks infobank15



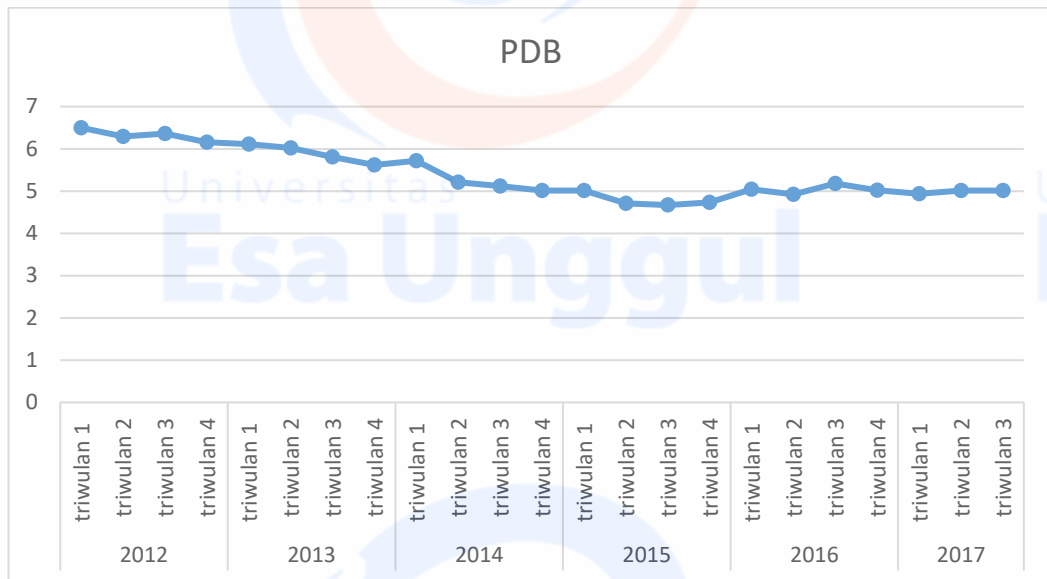
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Tingkat Inflasi Nasional



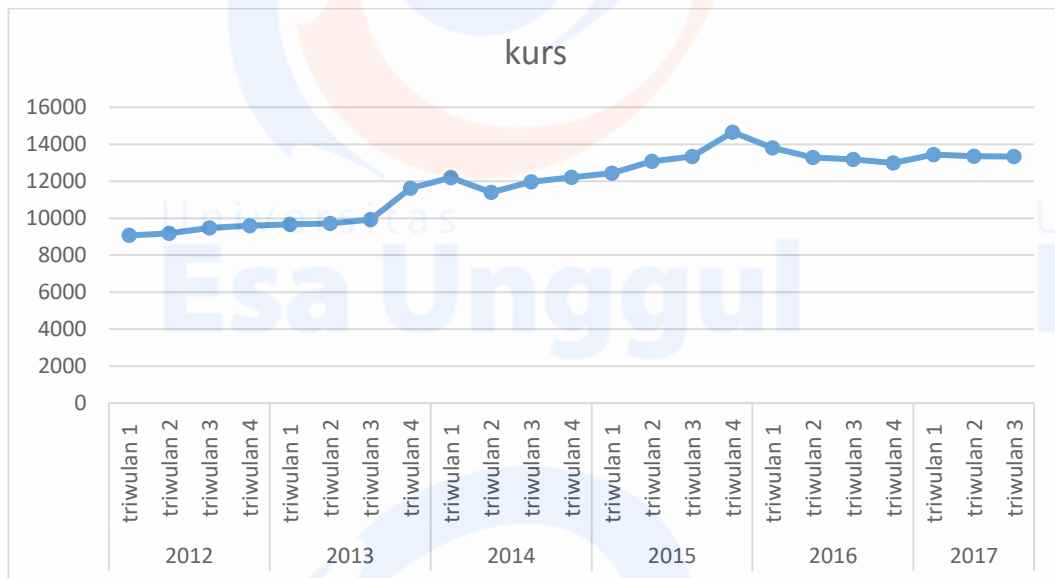
Sumber : Otoritas Jasa Keuangan.OJK.go.id

Pertumbuhan PDB Nasional



Sumber : Otoritas Jasa Keuangan.OJK.go.id

Perubahan Kurs Nilai Tukar Nasional



Sumber : Otoritas Jasa Keuangan.OJK.go.id

Lampiran 4. Tingkat NPL ASEAN

Lampiran. Tingkat Non Performing Loan (NPL) negara Indonesia dibandingkan dengan beberapa Negara ASEAN (dalam Persen) selama 5 tahun.

Tahun	Indonesia	Thailand	Malaysia	Singapore	Philippines
2012	1.77	2.43	2.02	1.04	2.22
2013	1.69	2.3	1.85	0.87	2.44
2014	2.07	2.31	1.65	0.76	2.02
2015	2.43	2.68	1.6	0.92	1.89
2016	2.9	2.99	1.61	1.22	1.72
Rata-rata	2.17	2.54	1.74	0.96	2.06

Sumber:www.worldbank.org (data diolah)

Lampiran 5. NPL indeks infobank15.

Lampiran. Tingkat Non Performing Loan(NPL) Indeks Infobank15 dibandingkan dengan NPL Negara Indonesia dengan NPL selama 5 tahun(dalam Persen).

Tahun	Indonesia	Indeks infobank15
2012	1.77	2.1
2013	1.69	2
2014	2.07	2.2
2015	2.43	2.4
2016	2.9	2.5
Rata-rata	2.17	2.24

Sumber:www.BI.go.id (data diolah).

Lampiran 6. Hasil Olah Data STATA.

Lampiran. Hasil Olah Data Menggunakan STATA. Uji Deskriptif.

```
. summarize npl car roa ldr spread size inflasi pdb kurs
```

Variable	Obs	Mean	Std. Dev.	Min	Max
npl	253	2.233636	1.139529	.38	5.01
car	253	18.85695	5.901839	12.747	85.981
roa	253	1.547763	.9780394	.155	4.56
ldr	253	87.8686	11.2116	62.401	161.093
spread	253	9.409696	14.76231	.528	91.925
size	253	18.86662	1.093414	16.5	20.707
inflasi	253	5.328696	1.757948	3	8.4
pdb	253	5.398696	.5780113	4.67	6.5
kurs	253	11865.57	1709.032	9068	14657

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Common Effect*.

```
. reg npl car roa ldr spread size inflasi pdb kurs
```

Source	SS	df	MS	Number of obs	=	253
Model	58.455647	8	7.30695588	F(8, 244)	=	6.63
Residual	268.773011	244	1.10152873	Prob > F	=	0.0000
Total	327.228658	252	1.29852642	R-squared	=	0.1786
				Adj R-squared	=	0.1517
				Root MSE	=	1.0495

npl	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
car	-.0337719	.0114385	-2.95	0.003	-.0563028 -.011241
roa	-.3405542	.0839921	-4.05	0.000	-.5059963 -.1751121
ldr	.0225042	.006202	3.63	0.000	.0102878 .0347205
spread	.0228247	.0057522	3.97	0.000	.0114943 .034155
size	.1227099	.072531	1.69	0.092	-.0201569 .2655768
inflasi	-.0273549	.040565	-0.67	0.501	-.1072572 .0525474
pdb	.4361137	.2615191	1.67	0.097	-.0790094 .9512368
kurs	.0001832	.0000859	2.13	0.034	.0000139 .0003524
_cons	-5.491642	2.889282	-1.90	0.059	-11.18276 .1994757

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Random Effect*.

```
. xtreg npl car roa ldr spread size inflasi pdb kurs, re
```

Random-effects GLS regression		Number of obs	=	253
Group variable: firm		Number of groups	=	11
R-sq:		Obs per group:		
within	= 0.1792	min	=	23
between	= 0.0130	avg	=	23.0
overall	= 0.0487	max	=	23
corr(u_i, X)		Wald chi2(8)	=	49.10
		Prob > chi2	=	0.0000

npl	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
car	.0038134	.0072068	0.53	0.597	-.0103116 .0179384
roa	-.1850566	.0594753	-3.11	0.002	-.301626 -.0684871
ldr	-.0031222	.0052313	-0.60	0.551	-.0133753 .007131
spread	.0227161	.005801	3.92	0.000	.0113463 .0340858
size	-.0984371	.1472265	-0.67	0.504	-.3869958 .1901216
inflasi	-.0284058	.0242963	-1.17	0.242	-.0760256 .019214
pdb	.2576766	.155747	1.65	0.098	-.0475818 .5629351
kurs	.0001763	.0000532	3.31	0.001	.0000721 .0002806
_cons	1.034065	3.092191	0.33	0.738	-5.026518 7.094648
sigma_u	.79182368				
sigma_e	.60826598				
rho	.62888886	(fraction of variance due to u_i)			

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Fixed Effect*.

```
. xtreg npl car roa ldr spread size inflasi pdb kurs, fe
```

Fixed-effects (within) regression		Number of obs	=	253
Group variable: firm		Number of groups	=	11
R-sq:		Obs per group:		
within	= 0.1816	min	=	23
between	= 0.0062	avg	=	23.0
overall	= 0.0319	max	=	23
corr(u_i, Xb)		F(8,234)	=	6.49
		Prob > F	=	0.0000

npl	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]
car	.0053738	.0071373	0.75	0.452	-.0086877 .0194353
roa	-.1813941	.0591899	-3.06	0.002	-.2980074 -.0647808
ldr	-.0054462	.0052865	-1.03	0.304	-.0158613 .004969
spread	.0227687	.005894	3.86	0.000	.0111567 .0343808
size	-.2330825	.1819462	-1.28	0.201	-.5915444 .1253794
inflasi	-.0323013	.0241989	-1.33	0.183	-.0799769 .0153742
pdb	.2515716	.1538451	1.64	0.103	-.0515269 .5546701
kurs	.0001892	.0000538	3.51	0.001	.0000832 .0002953
_cons	3.643791	3.637028	1.00	0.317	-3.521713 10.8093
sigma_u	1.0625111				
sigma_e	.60826598				
rho	.75316351	(fraction of variance due to u_i)			

F test that all u_i=0: F(10, 234) = 49.24 Prob > F = 0.0000

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Random Effect*.

```
. xtreg npl car roa ldr spread size inflasi pdb kurs, re
```

Random-effects GLS regression

Group variable: firm

Number of obs = 253
Number of groups = 11

R-sq:

within = 0.1792
between = 0.0130
overall = 0.0487

Obs per group:
min = 23
avg = 23.0
max = 23

corr(u_i, X) = 0 (assumed)

Wald chi2(8) = 49.10
Prob > chi2 = 0.0000

npl	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
car	.0038134	.0072068	0.53	0.597	-.0103116	.0179384
roa	-.1850566	.0594753	-3.11	0.002	-.301626	-.0684871
ldr	-.0031222	.0052313	-0.60	0.551	-.0133753	.007131
spread	.0227161	.005801	3.92	0.000	.0113463	.0340858
size	-.0984371	.1472265	-0.67	0.504	-.3869958	.1901216
inflasi	-.0284058	.0242963	-1.17	0.242	-.0760256	.019214
pdb	.2576766	.155747	1.65	0.098	-.0475818	.5629351
kurs	.0001763	.0000532	3.31	0.001	.0000721	.0002806
_cons	1.034065	3.092191	0.33	0.738	-5.026518	7.094648
sigma_u	.79182368					
sigma_e	.60826598					
rho	.62888886	(fraction of variance due to u_i)				

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Chow test*.

```
. xtreg npl car roa ldr spread size inflasi pdb kurs, fe
```

Fixed-effects (within) regression

Group variable: firm

Number of obs = 253
Number of groups = 11

R-sq:

within = 0.1816
between = 0.0062
overall = 0.0319

Obs per group:
min = 23
avg = 23.0
max = 23

corr(u_i, Xb) = -0.3367

F(8, 234) = 6.49
Prob > F = 0.0000

npl	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
car	.0053738	.0071373	0.75	0.452	-.0086877	.0194353
roa	-.1813941	.0591899	-3.06	0.002	-.2980074	-.0647808
ldr	-.0054462	.0052865	-1.03	0.304	-.0158613	.004969
spread	.0227687	.005894	3.86	0.000	.0111567	.0343808
size	-.2330825	.1819462	-1.28	0.201	-.5915444	.1253794
inflasi	-.0323013	.0241989	-1.33	0.183	-.0799769	.0153742
pdb	.2515716	.1538451	1.64	0.103	-.0515269	.5546701
kurs	.0001892	.0000538	3.51	0.001	.0000832	.0002953
_cons	3.643791	3.637028	1.00	0.317	-3.521713	10.8093
sigma_u	1.0625111					
sigma_e	.60826598					
rho	.75316351	(fraction of variance due to u_i)				

F test that all u_i=0: F(10, 234) = 49.24 Prob > F = 0.0000

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Lagrange Multiplier*.

```
. xttest0

Breusch and Pagan Lagrangian multiplier test for random effects

npl[firm,t] = Xb + u[firm] + e[firm,t]

Estimated results:

```

	Var	sd = sqrt(Var)
npl	1.298526	1.139529
e	.3699875	.608266
u	.6269847	.7918237

```

Test:   Var(u) = 0
              chibar2(01) = 880.09
              Prob > chibar2 = 0.0000

```

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Hausman re fe*

	Coefficients		(b-B) Difference	sqrt(diag(V_b-V_B)) S.E.
	(b) re	(B) fe		
car	.0038134	.0053738	-.0015604	.0009984
roa	-.1850566	-.1813941	-.0036625	.0058192
ldr	-.0031222	-.0054462	.002324	.
spread	.0227161	.0227687	-.0000527	.
size	-.0984371	-.2330825	.1346454	.
inflasi	-.0284058	-.0323013	.0038955	.002173
pdb	.2576766	.2515716	.006105	.0242653
kurs	.0001763	.0001892	-.0000129	.

```

b = consistent under Ho and Ha; obtained from xtreg
B = inconsistent under Ha, efficient under Ho; obtained from xtreg

Test: Ho: difference in coefficients not systematic

chi2(7) = (b-B)'[(V_b-V_B)^(-1)](b-B)
        = 41.70
Prob>chi2 = 0.0000
(V_b-V_B is not positive definite)

```

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Multikolinieritas.*

```
. corr npl car roa ldr spread size inflasi pdb kurs
(obs=253)
```

	npl	car	roa	ldr	spread	size	inflasi	pdb	kurs
npl	1.0000								
car	-0.1821	1.0000							
roa	-0.1728	-0.0116	1.0000						
ldr	0.1926	-0.0305	-0.0911	1.0000					
spread	0.1147	-0.0774	0.3703	-0.2346	1.0000				
size	-0.0237	0.0549	0.1880	0.0577	-0.3591	1.0000			
inflasi	-0.0680	-0.1289	0.1102	0.0465	0.0401	-0.0594	1.0000		
pdb	-0.1101	-0.0905	0.2181	-0.1768	0.0218	-0.1190	-0.1220	1.0000	
kurs	0.1602	0.0991	-0.1369	0.1558	0.0175	0.1468	-0.0158	-0.8804	1.0000

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Heteroskedastisitas.*

```
. quietly reg npl car roa ldr spread size inflasi pdb kurs
. hettest

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
Ho: Constant variance
Variables: fitted values of npl

      chi2(1)      =      0.48
      Prob > chi2  =      0.4870
```

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *Autokorelasi.*

```
. xtserial npl car roa ldr spread size inflasi pdb kurs

Wooldridge test for autocorrelation in panel data
H0: no first-order autocorrelation
      F( 1,      10) =      59.927
      Prob > F =      0.0000
```

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *FEGLS*..

```
. xtgls npl car roa ldr spread size inflasi pdb kurs
```

Cross-sectional time-series FGLS regression

Coefficients: generalized least squares
Panels: homoskedastic
Correlation: no autocorrelation

Estimated covariances = 1 Number of obs = 253
Estimated autocorrelations = 0 Number of groups = 11
Estimated coefficients = 9 Time periods = 23
Wald chi2(8) = 55.03
Log likelihood = -366.6419 Prob > chi2 = 0.0000

npl	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
car	-.0337719	.0112332	-3.01	0.003	-.0557886	-.0117551
roa	-.3405542	.0824846	-4.13	0.000	-.5022211	-.1788873
ldr	.0225042	.0060907	3.69	0.000	.0105666	.0344417
spread	.0228247	.005649	4.04	0.000	.0117528	.0338965
size	.1227099	.0712293	1.72	0.085	-.0168969	.2623168
inflasi	-.0273549	.039837	-0.69	0.492	-.1054339	.0507241
pdb	.4361137	.2568255	1.70	0.089	-.067255	.9394823
kurs	.0001832	.0000844	2.17	0.030	.0000178	.0003486
_cons	-5.491642	2.837426	-1.94	0.053	-11.0529	.0696121

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji *FEGLS*..

```
. xtgls npl car roa ldr spread size inflasi pdb kurs
```

Cross-sectional time-series FGLS regression

Coefficients: generalized least squares
Panels: homoskedastic
Correlation: no autocorrelation

Estimated covariances = 1 Number of obs = 253
Estimated autocorrelations = 0 Number of groups = 11
Estimated coefficients = 9 Time periods = 23
Wald chi2(8) = 55.03
Log likelihood = -366.6419 Prob > chi2 = 0.0000

npl	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]	
car	-.0337719	.0112332	-3.01	0.003	-.0557886	-.0117551
roa	-.3405542	.0824846	-4.13	0.000	-.5022211	-.1788873
ldr	.0225042	.0060907	3.69	0.000	.0105666	.0344417
spread	.0228247	.005649	4.04	0.000	.0117528	.0338965
size	.1227099	.0712293	1.72	0.085	-.0168969	.2623168
inflasi	-.0273549	.039837	-0.69	0.492	-.1054339	.0507241
pdb	.4361137	.2568255	1.70	0.089	-.067255	.9394823
kurs	.0001832	.0000844	2.17	0.030	.0000178	.0003486
_cons	-5.491642	2.837426	-1.94	0.053	-11.0529	.0696121

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji Hipotesis F..

Fixed-effects (within) regression	Number of obs	=	253
Group variable: firm	Number of groups	=	11
R-sq:	Obs per group:		
within = 0.1816	min =		23
between = 0.0062	avg =		23.0
overall = 0.0319	max =		23
	F(8, 234)	=	6.49
corr(u_i, Xb) = -0.3367	Prob > F	=	0.0000

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji determinasi.

Source	SS	df	MS	Number of obs	=	253
Model	58.455647	8	7.30695588	F(8, 244)	=	6.63
Residual	268.773011	244	1.10152873	Prob > F	=	0.0000
Total	327.228658	252	1.29852642	R-squared	=	0.1786
				Adj R-squared	=	0.1517
				Root MSE	=	1.0495

npl	Coef.	Std. Err.	t	P> t	Beta
car	-.0337719	.0114385	-2.95	0.003	-.1749111
roa	-.3405542	.0839921	-4.05	0.000	-.2922922
ldr	.0225042	.006202	3.63	0.000	.2214141
spread	.0228247	.0057522	3.97	0.000	.2956877
size	.1227099	.072531	1.69	0.092	.1177441
inflasi	-.0273549	.040565	-0.67	0.501	-.0422004
pdb	.4361137	.2615191	1.67	0.097	.221213
kurs	.0001832	.0000859	2.13	0.034	.274689
_cons	-5.491642	2.889282	-1.90	0.059	.

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji Hipotesis t..

Estimated covariances	=	1	Number of obs	=	253
Estimated autocorrelations	=	0	Number of groups	=	11
Estimated coefficients	=	9	Time periods	=	23
Log likelihood	=	-366.6419	Wald chi2(8)	=	55.03
			Prob > chi2	=	0.0000

npl	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
car	-.0337719	.0112332	-3.01	0.003	-.0557886 -.0117551
roa	-.3405542	.0824846	-4.13	0.000	-.5022211 -.1788873
ldr	.0225042	.0060907	3.69	0.000	.0105666 .0344417
spread	.0228247	.005649	4.04	0.000	.0117528 .0338965
size	.1227099	.0712293	1.72	0.085	-.0168969 .2623168
inflasi	-.0273549	.039837	-0.69	0.492	-.1054339 .0507241
pdb	.4361137	.2568255	1.70	0.089	-.067255 .9394823
kurs	.0001832	.0000844	2.17	0.030	.0000178 .0003486
_cons	-5.491642	2.837426	-1.94	0.053	-11.0529 .0696121

Sumber: Data diolah.

Lampiran. Hasil Olah Data Menggunakan STATA. Hasil Uji Hipotesis t..

Estimated covariances	=	1	Number of obs	=	253
Estimated autocorrelations	=	0	Number of groups	=	11
Estimated coefficients	=	9	Time periods	=	23
Log likelihood	=	-366.6419	Wald chi2(8)	=	55.03
			Prob > chi2	=	0.0000

npl	Coef.	Std. Err.	z	P> z	[95% Conf. Interval]
car	-.0337719	.0112332	-3.01	0.003	-.0557886 -.0117551
roa	-.3405542	.0824846	-4.13	0.000	-.5022211 -.1788873
ldr	.0225042	.0060907	3.69	0.000	.0105666 .0344417
spread	.0228247	.005649	4.04	0.000	.0117528 .0338965
size	.1227099	.0712293	1.72	0.085	-.0168969 .2623168
inflasi	-.0273549	.039837	-0.69	0.492	-.1054339 .0507241
pdb	.4361137	.2568255	1.70	0.089	-.067255 .9394823
kurs	.0001832	.0000844	2.17	0.030	.0000178 .0003486
_cons	-5.491642	2.837426	-1.94	0.053	-11.0529 .0696121

Sumber: Data diolah.

Lampiran 7. HIPOTESIS

Lampiran. Hipotesis dan Hasil Pengujian.

Variabel	Hipotesis		Hasil Pengujian		Kesimpulan
	(+/-)	Signifikansi	(+/-)	Signifikansi	
ROA	-	signifikan	-	signifikan	Ha diterima
CAR	-	signifikan	-	signifikan	Ha diterima
Spread	+	signifikan	+	signifikan	Ha diterima
LDR	+	signifikan	+	signifikan	Ha diterima
Size	-	signifikan	-	tidak signifikan	Ha diterima
Inflasi	+	signifikan	-	tidak signifikan	Ha ditolak
PDB	-	signifikan	+	tidak signifikan	Ha ditolak
Nilai tukar	+	signifikan	+	signifikan	Ha diterima

Sumber: Data sekunder diolah.